

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Steven M. H. WALLMAN

Serial Number : 10/627,646

Filed : July 28, 2003

For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR
: SMALLER INVESTORS OR OTHERS TO CREATE AND
: MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS OR
: LIABILITIES ON A COST EFFECTIVE BASIS

Art Unit : 3696

Confirm. No. : 3617

Examiner : Hao Fu

Mail Stop **AF**
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313

RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the Final Office action mailed on April 1, 2008 ("Office action"), Applicant respectfully requests reconsideration of the application in light of the following amendments and remarks:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 8 of this paper.